# ... FROM THE SENATE GOP HEALTHCARE TASK FORCE

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# Republican Healthcare Plan: R<sub>X</sub> for Real Reform

The Senate Republican Healthcare Task Force, at work since January, recently released its recommendations for improving quality and access to healthcare. Republican proposals, unlike Democrat efforts, will not dramatically drive up costs, explode the number of those without healthcare insurance, degrade quality, put Washington bureaucrats between patients and their doctors, or result in professional trial lawyers making healthcare decisions.

## Protects the Unprotected

- Republicans protect the unprotected by, for the first time, giving new rights and remedies to 48 million Americans in healthcare plans that are currently unregulated.
- These new rights, combined with current and new protections for the 124 million in privately provided health insurance, means 100 percent of Americans with such healthcare coverage can now be protected from bad actors.

#### Provides More Access to Healthcare

- Outlaws gag rules, so doctors can discuss all care options with patients.
- Expands, dramatically, emergency room coverage.
- Makes it easier to get services outside of your HMO.
- Removes barriers to seeing obstetrician-gynecologists and pediatricians, to guarantee parents peace of mind.
- Requires continuity of care by health plans and allows enrollees to inspect, copy and amend their own medical records.

## Provides More Information to Consumers

Requires plans to provide consumers information about services and options, including: covered items and services; rules for access to emergency care; prescription medication covered (and options, if they exist, for obtaining non-covered medications).

## Provides More Accountability, So HMOs Play By the Rules

- Creates new internal review procedures, with 3-day deadline for medical emergencies.
- Creates new external review procedures, at no cost for individuals to appeal.
- Establishes a new grievance process for enrollee complaints not involving coverage determinations.
- Requires posting notice for healthcare providers' confidentiality practices.
- Establishes appropriate safeguards to protect confidentiality, security, accuracy and integrity of protected health information.
- Prohibits companies from collecting or using genetic information to deny coverage or set rates.

## Provides More Quality of Healthcare

- Creates Agency for Healthcare Quality Research to become the hub and driving force to improve the quality of healthcare in all environments.
- Promotes basic and clinical research for osteoporosis, breast and ovarian cancer, and cardiovascular diseases in women.
- Supports the National Breast and Cervical Cancer Early Detection Program.
- Requires a hospital stay after a mastectomy, lumpectomy or lymph node dissection determined by only the physician and the patient. If a plan covers mastectomies, it must cover breast reconstruction.

#### Provides More Healthcare Choices

- Increases immediately the deductibility of health insurance for the self-employed to 100 percent.
- Gives more than half of full-time employees in large- and medium-size firms access to expanded Flexible Spending Arrangements for their healthcare.
- Allows all Americans to own **Medical Savings Accounts**, to put the power of the marketplace to work for consumers.

Prepared by the Senate Republican Healthcare Task Force